

SERFF Tracking Number:	UNUM-125589108	State:	Arkansas
Filing Company:	Unum Life Insurance Company of America	State Tracking Number:	38559
Company Tracking Number:	LTC-175 (4-08)		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Group Long Term Care		
Project Name/Number:	/		

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care	SERFF Tr Num: UNUM-125589108	State: ArkansasLH
TOI: LTC03G Group Long Term Care	SERFF Status: Closed	State Tr Num: 38559
Sub-TOI: LTC03G.001 Qualified	Co Tr Num: LTC-175 (4-08)	State Status: Deemed-Filed
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Author: Jay Burt	Disposition Date: 07/23/2008
	Date Submitted: 04/01/2008	Disposition Status: Deemed-Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer
Filing Status Changed: 07/23/2008	
State Status Changed: 07/23/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Advertising Form# LTC-175 (4-08)	

Company and Contact

Filing Contact Information

Jay Burt, Senior Contract Analyst	jkburt@unum.com
2211 Congress Street	(207) 575-5738 [Phone]
Portland, ME 04122	(423) 209-3499[FAX]

SERFF Tracking Number:	UNUM-125589108	State:	Arkansas
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Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	One Advertising Form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$25.00	04/01/2008	19173556

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Deemed-Filed	Rosalind Minor (FM)	07/23/2008	07/23/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
AR Deemer Letter	Supporting Document	Jay Burt	06/11/2008	06/11/2008
AR Deemer Letter	Supporting Document	Jay Burt	06/11/2008	06/11/2008

<i>SERFF Tracking Number:</i>	<i>UNUM-125589108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38559</i>
<i>Company Tracking Number:</i>	<i>LTC-175 (4-08)</i>		
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<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Deemed-Filed

Comment: This submission is Deemed-Filed effective 7/11/08.

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNUM-125589108	State:	Arkansas
Filing Company:	Unum Life Insurance Company of America	State Tracking Number:	38559
Company Tracking Number:	LTC-175 (4-08)		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Group Long Term Care		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR Filing Letter	Filed	Yes
Supporting Document	AR NAIC Transmittal Form	Filed	Yes
Supporting Document (revised)	AR Deemer Letter	Filed	Yes
Supporting Document	AR Deemer Letter	Filed	Yes
Form	GLTC Administrative Support Features	Filed	Yes

SERFF Tracking Number: UNUM-125589108 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38559
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TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Amendment Letter

Amendment Date:

Submitted Date: 06/11/2008

Comments:

Revised AR Deemer Letter.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: AR Deemer Letter

Comment: Please see attached Revised Deemer Letter. Deemer date in the body of the letter was incorrect. Should read July 11, 2008.

AR Deemer Letter for LTC-175 _4-08_.pdf

SERFF Tracking Number: UNUM-125589108 *State:* Arkansas
Filing Company: Unum Life Insurance Company of America *State Tracking Number:* 38559
Company Tracking Number: LTC-175 (4-08)
TOI: LTC03G Group Long Term Care *Sub-TOI:* LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Amendment Letter

Amendment Date:

Submitted Date: 06/11/2008

Comments:

Arkansas Deemer Letter

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: AR Deemer Letter

Comment:

AR Deemer Letter for LTC-175 _4-08_.pdf

SERFF Tracking Number:	UNUM-125589108	State:	Arkansas
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Form Schedule

Lead Form Number: LTC-175 (4-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LTC-175 (4-08)	Advertising	GLTC Administrative Support Features	Revised	Replaced Form #: LTC-175 Previous Filing #: 27802		LTC-175 (4-08) GLTC Administrative ER Flyer.pdf

Group long term care administrative support features

The Unum brand represents the resources of several insuring companies. Combined, they have more than a century of insurance experience. Marketing under the Unum brand, these companies provide a wide range of long term care (LTC) solutions designed to help preserve the assets of individuals and groups from the financial effects of illness and injury. According to LIMRA's Long Term Care Insurance Sales and In Force annual reports, Unum consistently rates among the nation's top LTC providers.¹



Long term care is emerging as one of the critical issues of our time — and employers can play a key role in providing solutions. Our excellent administrative support services make it easier for you to include Group long term care insurance in your benefits program so you can help your employees plan for the future.

Enrollment services

- An effective enrollment strategy is key to ensuring maximum participation in the program. Our enrollment consultants work with you to create an enrollment strategy tailored to your specific needs.
- Communication is vital for employees to understand the full value of the benefit you are offering. We utilize a variety of pre-enrollment communications, including printed materials and e-mail announcements, to inform and educate employees.
- On-site enrollment meetings may be available, depending on the size of your group. Conducted by non-commissioned, licensed insurance professionals, these educational meetings give employees the opportunity to gather the information they need to make an informed decision.
- Depending on the specific needs of your company, we offer a variety of enrollment methods including kits, web-based self-service and face-to-face laptop enrollments.
- Throughout the enrollment period, our call center is available to answer employees' questions.

The Benefits Center

- To file a claim, covered employees may call toll-free to speak with a knowledgeable and courteous Benefits Center representative, or they may download and print a claim form from our website.
- Claimants may designate another person to assist them during the claims process by providing the person's contact information on the claim form.

With these outstanding services, this is a great time to meet the future needs of your employees by offering Unum's group long term care insurance.

The Benefits Center (continued)

- We will request all necessary medical documentation and records, contacting claimants or their representatives by telephone if clarification is needed.
- The Benefits Center provides a single touch point that capitalizes on our resources, skills and knowledge base.

Billing

- Your group Long Term Care policy will be list billed and sent to you monthly.
- Your monthly group bill will include employees and their covered spouses; other family members will be billed at their homes.
- Separate divisional billing statements are available if you have a minimum of 10 enrolled employees in each division.

Online services

You have the option to use our Internet services to:

- receive your monthly billing statement;
- pay your group premium;
- process some of your employee changes;
- review your billing and payment history; and/or
- review employees' medical underwriting status.

¹ LIMRA 2006 Group LTC Report, 2007, based on cases and lives inforce, March 2007.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form(s) GLTC04 and RGLTC04 or contact your Unum representative for specific provisions and details of availability.

In all states except New York, underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

In New York, underwritten by: First Unum Life Insurance Company, 99 Park Avenue, Sixth Floor, New York, NY 10016

unum.com

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LTC-175 (4-08)

<i>SERFF Tracking Number:</i>	<i>UNUM-125589108</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38559</i>
<i>Company Tracking Number:</i>	<i>LTC-175 (4-08)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-125589108 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38559
Company Tracking Number: LTC-175 (4-08)
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Supporting Document Schedules

Review Status:
Satisfied -Name: AR Filing Letter Filed 07/23/2008
Comments:
Attachment:
AR Filing Letter.pdf

Review Status:
Satisfied -Name: AR NAIC Transmittal Form Filed 07/23/2008
Comments:
Attachment:
AR NAIC Transmittal Form.pdf

Review Status:
Satisfied -Name: AR Deemer Letter Filed 07/23/2008
Comments:
Please see attached Revised Deemer Letter. Deemer date in the body of the letter was incorrect. Should read July 11, 2008.
Attachment:
AR Deemer Letter for LTC-175 _4-08_.pdf



2211 Congress Street
Portland, ME 04122
207 575 2211
www.unum.com

April 1, 2008

JULIE BENAFIELD BOWMAN
COMMISSIONER OF INSURANCE
STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
1200 WEST 3RD STREET
LITTLE ROCK AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235
FEIN # 01-0278678 License #7700440
Group Long Term Care Advertising
Form Numbers: LTC-175 (4-08)

Dear Commissioner Benafield Bowman:

The enclosed form is submitted for your review and approval. The form has been updated and replaces previously approved form LTC-175. This form is intended for presentation and description to the insurance-buying public and is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

Form No.: LTC-175 (4-08)

Form Description: The Benefits of Long Term Care Insurance

Form Type: Invitation to Inquire

Replaces Form No.: LTC-175

We would like you to consider the sources and statistical information as "bracketed" or "variable" text that can be updated or removed to reflect the most up-to-date sources without being refiled. Should revisions be made to the body of this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3616 or email jburt@unum.com.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jay K. Burt". The signature is fluid and cursive, with the first and last names being more prominent.

Jay K. Burt
Senior Contract Analyst
Unum Long Term Care Contracts Compliance

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	ARKANSAS				
2.	Department Use Only					
	State Tracking ID					
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #
	Unum Life Insurance Company of America 2211 Congress Street Portland, Maine 04122	Maine		565	62235	01-0278678
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address		
	Jay K. Burt Unum Life Ins. Co. of America 2211 Congress St. M456 Portland, ME 04122	800-974-2266 X55738	423-209-3572	jburt@unum.com		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain) : _____				
6.	Company Tracking Number	LTC-175 (4-08)				
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____					
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____				
9.	Type of Insurance	Long Term Care				
10.	Product Coding Matrix Filing Code	<u>LTC03G.001</u>				

11.	Submitted Documents	<p>✓ FORMS</p> <p><input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate</p> <p><input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement ✓ Advertising</p> <p><input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> RATES</p> <p><input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate</p> <p><input type="checkbox"/> FILING OTHER THAN FORM OR RATE:</p> <p>Please explain: _____</p> <p><u>SUPPORTING DOCUMENTATION</u></p> <p><input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization</p> <p><input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements</p> <p><input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications</p> <p><input type="checkbox"/> Actuarial Memorandum</p> <p><input type="checkbox"/> Other: _____</p>
12	Filing Submission Date	April 1, 2008
13	Filing Fee (If required)	<p>Amount <u>\$25.00</u> Check Date _____</p> <p>Retaliatory <input type="checkbox"/> Yes ✓ No Check Number <u>EFT</u></p>
14	Date of Domiciliary Approval	pending
15	Filing Description:	
	Advertising	

16	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p> <p>Print Name <u>Jay K. Burt</u> Title <u>Senior Contract Analyst</u></p> <p>Signature <u>Jay K. Burt</u> Date <u>April 1, 2008</u></p>		

18.	Form Filing Attachment
This filing transmittal is part of company tracking number	LTC-175 (4-08)
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	GLTC Administrative Support Features	LTC-175 (4-08)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	LTC-175 Filing # 27802
	Product Overview Sheet			
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1



2211 Congress Street
Portland, ME 04122
207 575 2211
www.unum.com

June 11, 2008

Julie Benafield-Bowman
Commissioner of Insurance
State of Arkansas
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235
FEIN # 01-0278678
Group Long Term Care Advertising
Form Numbers: LTC-175 (4/08)
Initial Filing Date; April 1, 2008
SERFF Filing #UNUM-125589108
Arkansas State Tracking #38559

Dear Commissioner:

We are deeming the above forms approved, pursuant to 23-29-109 (5)(b)(1), effective July 11, 2008.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3499 or email jburt@unum.com.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jay K. Burt".

Jay K. Burt
Senior Contract Analyst
Unum Long Term Care Contracts Compliance

<i>SERFF Tracking Number:</i>	<i>UNUM-125589108</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>LTC-175 (4-08)</i>		
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<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	AR Deemer Letter	06/11/2008	AR Deemer Letter for LTC-175 _4-08_.pdf



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Portland, ME 04122
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June 11, 2008

Julie Benafield-Bowman
Commissioner of Insurance
State of Arkansas
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235
FEIN # 01-0278678
Group Long Term Care Advertising
Form Numbers: LTC-175 (4/08)
Initial Filing Date; April 1, 2008
SERFF Filing #UNUM-125589108
Arkansas State Tracking #38559

Dear Commissioner:

We are deeming the above forms approved, pursuant to 23-29-109 (5)(b)(1), effective March 7, 2008.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3499 or email jburt@unum.com.

Sincerely,

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Jay K. Burt
Senior Contract Analyst
Unum Long Term Care Contracts Compliance